

REMARKS/ARGUMENTS

This Amendment is in response to the Office Action of January 14, 2009, in which the Examiner rejected (1) claims 1-13 under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 7,089,208 to Levchin ("**Levchin**") in view of U.S. Patent No. 7,287,009 to Liebermann ("**Liebermann**") and (2) claims 19-21 and 23-24 under 35 U.S.C. 103(a) as being unpatentable over **Levchin** in view of **Liebermann**, and further in view of U.S. Patent No. 6,631,358 to Ogilvie ("**Ogilvie**").

By the present Amendment, claims 1-13, 19-21 and 23-24 have been cancelled and replaced with new claims 25-49.

The new independent claims 25, 39 and 43 recite that the automated transfer information comprises handler information on one or more handlers, including a selection of one of the handlers as a default handler, and that the default handler is used for the automated transfer unless a different handler is chosen by the user. Such feature is disclosed, among other places, in the Specification as it pertains to Figs. 7 and 8.

It is pointed out that independent claims 25, 39 and 43 recite subject matter similar to claims 1, 15 and 19 as originally presented with the Application, but with the additional recitation of the default handler feature referenced above. It is also pointed out that dependent claims 26-38, 40-42 and 44-48 have recitations similar to claims 2-14, 16-18 and 20-24 presented with the Application as filed (but now depending from claim 25, claim 39 or claim 43).

The references cited by the Examiner (**Levchin**, **Liebermann**, and **Ogilvie**) do not teach or suggest the default handler feature as now recited in independent claims 25, 39 and 43, and thus those claims are believed allowable over the references. The dependent claims each recite limitations in addition to those of their respective parent claims, and thus are allowable for at least the same reason.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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